



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1
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Attorneys for the Secured Creditor
MIDFIRST BANK

In re:
Frank Franco
Josephine Franco aka Josephine Squillace
Debtors

Case No: 19-20852 SLM

Judge: Stacey L. Meisel

Chapter: 13

Order Filed on August 19, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Recommend Local Form

☐ Followed

☐ Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: August 19, 2024

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Upon the motion of MIDFIRST BANK, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

Land and premises commonly known as 32 Pennington Avenue, Waldwick, NJ 07463

☐ Personal Property More Fully Described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease in making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Frank Franco
Josephine Franco
Debtors

Case No. 19-20852-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 19, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Franco, Josephine Franco, 32 Pennington Avenue, Waldwick, NJ 07463-1526

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.
NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jeffrey W. Herrmann	on behalf of Debtor Frank Franco jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann	on behalf of Joint Debtor Josephine Franco jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigcf@gmail.com

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Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

Mercedes Diego

on behalf of Debtor Frank Franco md@njlawfirm.com jwh@njlawfirm.com

Mercedes Diego

on behalf of Joint Debtor Josephine Franco md@njlawfirm.com jwh@njlawfirm.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9